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system of education. Numerous but poorly equipped universities train great numbers of doctors and of lawyers, who cannot find employment and form an intellectual proletariat. On the other hand, the few schools of agriculture, industry, and commerce are scantily attended, and the instruction lacks a practical character. Reduce the number of universities, improve their scientific equipment, and introduce into every university thoroughly practical instruction in agriculture, industry, and commerce; work directly for economic development and social improvement will follow. In brief, do as Germany has done — this is the recurring refrain.

The book presents a practical program; it is not a contribution to scholarship. It contains some argument, statistics collected from a variety of sources, frequent rhetorical appeals, and much wearisome iteration.

FRANCES G. DAVENPORT.

VASSAR COLLEGE.

L'Assicurazione contro la Disoccupazione. By MATTEO MATTEOTTI. Turin: Fratelli Bocca, 1901. 8vo, pp. vii + 276.

UNDER present industrial conditions the risk of unemployment would appear to be one that is hardly susceptible of a sufficiently definite mathematical or statistical determination to admit of insurance. Certainly it would seem to be the least insurable of industrial risks, and it has not yet been successfully brought under any comprehensive scheme of workingmen's insurance. The demand for it has nevertheless been pretty constant and pressing, and has in certain communities become an issue in practical politics; at least one municipality — canton St. Gall in Switzerland — has instituted a system of compulsory insurance against unemployment. Although the experiment did not prove entirely successful, similar projects have been set on foot in other communities, as, for example, in Basle and Zurich, and are being agitated in France, while in Germany the People's Party favors the inclusion of this risk under some scheme of compulsory government insurance. Professor Matteo Matteotti has made a careful study of these experiments and projected schemes, and his account of them is decidedly enlightening. The laws and projected legislative enactments providing for voluntary government insurance in various communities are also discussed by him at

length, as are methods of trade-union insurance, and of compulsory saving.

Especial interest attaches to the chapter in which certain administrative questions are raised and the practical difficulties encountered are discussed. The institution of any scheme of insurance involves the consideration of such questions as the following: Who should contribute to the insurance fund, and if any but the insured, as, for example, the employer or the government, in what proportions? How shall the trade risks be graduated and determined? How shall that unemployment which results from industrial conditions be differentiated from that which results from other causes, such as indisposition to work, incapacity, invalidism or superannuation? Should payments be made in case of strikes or lockouts? Should insurance be limited to certain classes or trades?

All this, of course, assumes that the risk of unemployment is insurable; and this, aside from any consideration of the advantages or disadvantages of this sort of insurance, must be regarded as still an open question. It is at least doubtful if any method of providing such insurance has yet been devised which does not put more or less of a premium upon idleness and inefficiency. Compulsory and voluntary insurance against sickness, accident, old age and invalidism, however questionable in some of its phases, is comparatively simple, since in all these cases the risk may be determined with a considerable degree of accuracy. The industrial and chronological incidence of unemployment are, however, practically indeterminate, and even if the risk might be determined under present conditions it might be expected to change as a direct consequence of the institution of insurance itself. Again it may be suggested that the principle upon which such insurance is based is one which economists generally will be loath to accept, *i. e.*, that it is easier in periods of great depression and consequent unemployment, as at other times, to pay wages to the unemployed, than to provide employment at fair wages. Economics conditions a man's right to wages upon the performance of economic service. Some economic justification may be found for that social philosophy which premises, as an axiom of social justice, a man's right to work, although wherever society has undertaken to insure its members in the exercise of this right, the efforts have resulted in ignominious failure. The insurance of wages without the requirement of work must subject social institutions to even greater strain.

JOHN CUMMINGS.